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Assistant Commissioner of Patents
United States Patent and Trademark Office
Washington, D.C. 20231
ATTN: BOX PATENT APPLICATION

Sir:

Pertaining to the following identified Application:

Application No.: 09/435,504 Art Unit: 2734
Filing Date: 11/06/99 Examiner: Robert W. Morgan
Inventor(s): FERNANDEZ, D. Attorney Docket No.: FERN-P006
Entitled: BIOINFORMATIC TRANSACTION SCHEME

Transmitted herewith for filing are:

- An Information Disclosure Statement (Form PTO-1449A and Form PTO-1449B)
 A copy of References cited in Information Disclosure: 4 documents
 A self-addressed stamped postcard
 An Information Disclosure Transmittal Letter for above marked correspondences

FEES DUE

The full fee due in connection with this communication is \$ 0.00
and is provided as follows:

- The Commissioner is hereby authorized to deduct the above payment of fees from Deposit Account No: 500482. A duplicate copy of this authorization is enclosed.
- A Check No. _____ for above-specified fee is enclosed.
- Applicant does not believe that any payment of fees are needed in association with this communication.

Should Applicant inadvertently miscalculated the required fee, the Commissioner is hereby authorized to charge any necessary amount associated with this communication or credit any overpayment to Deposit Account No: 500482.

Please direct all correspondence concerning the above-identified application to the following address:

FERNANDEZ & ASSOCIATES, LLP
PATENT ATTORNEYS
PO BOX D
MENLO PARK, CA 94026-6204
(650) 325-4999
(650) 325-1203 : FAX
EMAIL: iploft@iploft.com

Respectfully Submitted,

Dennis S. Fernandez, Reg. No. 34,160

Date: 07/17/02



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PATENT TRADEMARK OFFICE



Docket No.: FERN-P008

#8705

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventors: FERNANDEZ, D.

Serial No.: 09/435,504

Group Art Unit: 2734

Technology Center 2600

Filed: 11/6/1999

Examiner: Robert W. Morgan

Title: BIOINFORMATIC TRANSACTION SCHEME

INFORMATION DISCLOSURE STATEMENT

The Assistant Commissioner of Patents
Washington, D.C. 20231

Sir:

In keeping with the duty of candor and good faith owed to the Patent and Trademark Office, Applicants wish to bring the following printed publications and U.S. patent references to the attention of the Examiner:

"Panel Discusses Genetics Impact On Insurance," *A. Waugh, MIT Tech Talk, Nov. 16, 1994* (<http://web.mit.edu/newsoffice/tt/1994/Nov16/38583.html>)

"Barriers to Effective Genetics Services," *S. Lewin M.D., Genetic Drift Vol. 8: Winter, 1992* (<http://www.mostgene.org/gd/gdvo108c.htm>)

"Pros of Genetic Screening," *S. Stawicki*
(http://biology.uoregon.edu/Biology_WWW/Biospheres/winter95/GeneticS/G.ScreenPros.html)

"A Test for the Insurance Industry," *R. Pokorski, Nature 391, 835-836 (1998)*
(http://www.nature.com/cgi-taf/DynaPage.taf?file=/na.../391835a0_r.html&filetype=&dynoptions)

Such references are referred to in the Background of the Specification of the Patent Application submitted herewith. A form PTO-1449 listing these references is attached. It is understood the Office may find additionally relevant material in these or other references.

Respectfully submitted,


DENNIS S. FERNANDEZ, ESQ.
Reg. No. 34,160
FERNANDEZ & ASSOCIATES, LLP
PATENT ATTORNEYS
PO BOX D
MENLO PARK, CA 94026-6204
TEL: (650) 325-4999
EMAIL: iploft@iploft.com

07/17/02

Date

FAX: (650) 325-1203

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